

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles  
Appl. No. : 10/041,765  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVE USE OF RISK  
MODELS TO PREDICT  
FINANCIAL RISK  
Examiner : Kelly Scaggs Campen  
Group Art Unit : 3691

CERTIFICATE OF EFS WEB  
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August 9, 2007

(Date)

  
James W. Ausley, Reg. No. 49,076RESPONSE TO RESTRICTION REQUIREMENT

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Restriction Requirement mailed July 9, 2007, the Applicant hereby elects Group I, i.e. Claims 1-39. The Applicant makes this election without traverse and respectfully requests prompt examination on the merits of the elected claims.

By this paper, the Applicant hereby withdraws Groups II and III, i.e. Claims 40-69, and 70-82 respectively. The Applicant reserves the right to pursue the restricted subject matter in subsequent divisional application(s) and respectfully requests that, should generic claims be found allowable, the withdrawn subject matter be rejoined to the application.

A complete listing of claims and their status begins on page 2 of this paper.